

IN THE SPECIFICATION:

At page 7, after line 30, please add the following new paragraphs:

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Further described herein are apparatus and methods for providing a point-of-sale/service-based Internet portal made up of networked, web-enabled point-of-sale/service consumer payment platforms. Methods for merchants to obtain such platforms with advertising subsidies and without traditional hardware-acquisition costs are also described. Further, herein are described apparatus and methods for networking interactive, consumer-payment terminals that allow web-based services in legacy POS environments.

A point-of-sale/service (POS) portal (an Internet gateway to consumers) may be created by deploying payment platforms that face consumers and allow them to conduct payment transactions with credit, debit and other methods. These platforms may contain a video display as well as a touch screen and may have software and access to networked services. These platforms may be placed in point-of-sale merchants and point-of-service businesses, replacing existing platforms - debit terminals, for example.

Viewers at a points of sale may be treated as a captive audience. This audience may be reached while in a "spending mode" and may be targeted - by demographics or buying behavior, for example. By linking a POS platform to an advertising service, the service may access purchasing data (by line item or demographics, for example). With this information, the advertising service may deliver targeted content to the consumer - advertisements, promotions, next-visit coupons, for example.

To rapidly deploy these terminals and create a large number of captive consumer minutes associated with a portal, these terminal may be heavily subsidized by advertising and other services and provided to merchants without traditional acquisition costs. The subsidy may be so great that there is no cost to a merchant for the terminal.

Initialization, monthly network access fees and/or per-transaction service fees may apply.

A POS-portal platform may conduct traditional payment transactions that retailers and service providers demand. The platform may eliminate paper-receipt generation and enable savings therefrom.

A dual-channel connection to the interactive payment platform overcomes the legacy-system barrier. One of the connections, the traditional connection, may be to the point-of-sale system to capture and return certain information (line items and return payment-card information, for example). The second connection may be to the Internet for transmitting and receiving rich, Internet-based content - advertising and surveys, for example.

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